

## TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

### Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 30 September 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,190,329	Deposits	191,032,497
Interbank and money market items, net	56,322,966	Interbank and money market items, net	4,021,247
Claims on securities	-	Liabilities payable on demand	323,489
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 2,168)	11,706,190	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	768,578	Derivatives liabilities	9,646
Loans to customers, net	227,529,982	Debts issued and Borrowings	62,087,919
Accrued interest receivables	664,716	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	12,978,760
Properites foreclosed, net	42,380	<b>Total Liabilities</b>	<b>270,453,558</b>
Premises and equipment, net	2,596,028	<b>Shareholders' equity</b>	
Other assets, net	5,541,068	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,545,871
		Retained Earnings	25,337,847
		<b>Total Shareholders' equity</b>	<b>35,908,680</b>
<b>Total Assets</b>	<b>306,362,238</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>306,362,238</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2018 (Quarterly)	4,315,170
(1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	4,996,425
(TISCO Bank Plc. : Thousand Baht 4,512,621)	
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	12,521,389
(TISCO Bank Plc. : Thousand Baht 11,920,088)	
Loans to related parties	19,145
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	37,005,379
(TISCO Bank Plc. : as at 31 August 2018 Thousand Baht 35,923,250 )	
(TISCO Bank Plc. : Capital adequacy ratio = 22.78 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,005,379
(TISCO Bank Plc. : as at 31 August 2018 Thousand Baht 35,923,250 )	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.78 percents)	
Changes in assets and liabilities this quarter as of 30 September 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,050,119
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,050,119

<sup>1/</sup> Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2018 (Quarterly) 6,470,678  
(2.20 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

#### Channel of capital maintenance information disclosure

<p style="text-align: center;">For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)</p> <p>Location of disclosure Website of TISCO Bank Date of disclosure 30 April 2018 Information as of 31 December 2017</p>	<p style="text-align: center;">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)</p> <p>Location of disclosure Website of the Company Date of disclosure 30 April 2018 Information as of 31 December 2017</p>
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We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

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(Mr. Suthas Ruangmanamongkol)  
Group Chief Executive

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(Mr. Chatri Chandrangam)  
First Executive Vice President  
Chief Financial Officer